

**Remarks**

This communication is submitted in response to the Office Action dated February 8, 2007. Claims 1-22 are currently pending in this application. Claims 1, 10, and 16 are independent and are currently amended.

**Objection to the Drawings:**

Paragraph 1 of the Action objects to the drawings because Figure 2, reference numeral 230 incorrectly refers to "ICR Correct?" rather than "MICR Correct?." The Examiner suggests changing "ICR Correct?" to "MICR Correct?", and a replacement sheet is included with this submission incorporating the Examiner's suggestion. Accordingly, Applicants respectfully request withdrawal of this objection.

Paragraph 1 of the Action objects to the drawings because Figure 10, reference numeral 860, incorrectly directs the flow of the flowchart. A replacement sheet is included with this submission incorporating the Examiner's suggestion to switch "No" and "Yes" in Figure 10, reference character 860. Accordingly, Applicants respectfully request withdrawal of this objection.

**Objections to the Specification:**

Paragraph 2 of the Action objects to the specification because of informalities. The Action states that page 3, line 19 contains a misspelling and suggests changing "from a multiplicity off drawbacks." to "from a multiplicity of drawbacks." The suggested change has

been made in the Amendments to the Specification above to correct the typographical error.

Accordingly, Applicant respectfully requests that the objection be withdrawn.

**Claim Objections:**

Paragraph 3 of the Action suggests changes to claim 1. The Action suggests that, in claim 1, "a series of known check templates" be changed to "a series of known document templates." The suggested change has been made in the "Amendments to the Claims" above. Accordingly, the Applicants respectfully request that the objection to claim 1 be withdrawn.

Paragraph 3 of the Action also suggests changes to claim 10. The Action suggests that, in claim 10, "to each check template;" be changed to "to each check template; and." The suggested change has been made in the "Amendments to the Claims" above. Accordingly, the Applicants, respectfully request that the objection to claim 10 be withdrawn.

**Claim Rejection under 35 U.S.C. § 102:**

Paragraph 4 of the Action rejects claims 1-22 under 35 U.S.C. § 102(b) as being anticipated by Stolfo (U.S. 5,668,897). (Hereinafter "Stolfo"). Applicants respectfully traverse this rejection because Stolfo fails to teach, suggest, or disclose every element of the claims.

Certain embodiments of the invention disclosed in the present application are directed to a method of automatically selecting document templates. Because of the large number of unknown locations of potential information fields, such as institutional information, dollar amounts, signatures, etc., automated processing can be difficult. A document template includes

information about the unique layout of the document that may allow the system to more easily identify and read the document.

Independent claim 1 of the invention currently recites "[a] method of automatically selecting *document templates*, comprising the steps of: presenting a document image from an account; matching the document image against a series of known *document templates* from the account, each document template including information about a unique layout of a selected document to allow the document to be identified and read; and producing confidence scores corresponding to the degree of similarity of the document image compared to each document template." Similarly, independent claim 10 recites a "check template", which is one type of document template, and claim 16 recites a "document template".

Contrary to the assertion contained in the Action, Stolfo fails to teach or suggest such subject matter. Stolfo concerns a method of processing an image to produce a highly compressed image. Stolfo, however, does not include document/check templates as described in the current application and as recited in independent claims 1, 10 and 16. The Action states that Stolfo discloses document templates, however, the "templates" of Stolfo are not the same as the document templates in the present application.

As described in the present application and as recited in claims 1, 10 and 16, a document/check template includes information about the unique layout of the document/check that allows the system to identify and read the document/check. The template may then be used to identify the location on the document to look for information that is desired during processing.

This information can then be read automatically using optical character recognition or any other technique known in the art. (See, e.g., page 11, lines 1-12).

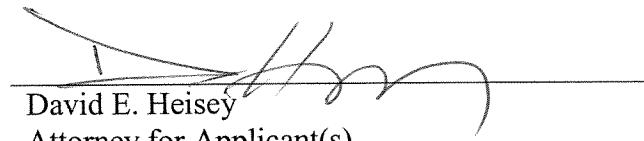
Stolfo, on the other hand, simply teaches a "template" that allows substantial compression by representing the background as merely a simple identifying code. (See Stolfo, column 7, lines 52-54). As used in Stolfo, the background is the patterns or the color of the check. (See column 15, lines 38-42 and column 22, lines 6-7). The "template" of Stolfo represents these patterns or colors. Stolfo does not teach a list of document templates as used in the present application; instead, it teaches a list of background patterns or colors that can be subtracted from an image and allowing the information to be stored as a code to compress the image. Moreover, Stolfo fails to provide a document/check template including information about the unique layout of the document/check that allows the system to identify and read the document/check. Accordingly, Stolfo does not teach each and every element of the invention recited in claims 1, 10 and 16.

In view of the above, Applicants respectfully request that the rejection of claims 1-22 under 35 U.S.C. § 102(b) be withdrawn.

**Conclusion**

Based on the foregoing, favorable reconsideration and allowance of claims 1-22 is solicited. If necessary, the Commissioner is hereby authorized in this and concurrent replies to charge payment (or credit any overpayment) to Deposit Account No. 19-1853 for any additional required fees.

Respectfully submitted,

  
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